UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/709,701	05/24/2004	Tracey R. Thomas	03292.101970.2	3700

66569   7590   09/24/2009
FITZPATRICK CELLA (AMEX)
1290 Avenue of the Americas
NEW YORK, NY 10104-3800

EXAMINER
MONFELDT, SARAH M

ART UNIT	PAPER NUMBER
3692	

MAIL DATE	DELIVERY MODE
09/24/2009	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on *31 July 2009*.
2a) ☐ This action is **FINAL**.   2b) ☒ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) *1-33* is/are pending in the application.
    4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) *1-33* is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☒ The specification is objected to by the Examiner.
10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
    a) ☐ All   b) ☐ Some * c) ☐ None of:
      1. ☐ Certified copies of the priority documents have been received.
      2. ☐ Certified copies of the priority documents have been received in Application No. _____.
      3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date *31 July 2009*.
4) ☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____ .

DETAILED ACTION
Status of Claims

1. This action is in reply to the IDS filed on 31 July 2009.

2. Claims 1, 24 and 26 were amended.

3. Claims 1-33 are currently pending and have been examined.

Continued Examination Under 37 CFR 1.114

4. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 13 July 2009 has been entered.

Information Disclosure Statement

5. The Information Disclosure Statement filed on 31 July 2009 has been considered. An initialed copy of the Form 1449 is enclosed herewith.

Specification

6. The specification remains objected to for the incorporation of essential material in the specification by reference to an **_unpublished_** U.S. application, foreign application or patent, or to a publication is improper. Applicant is required to amend the disclosure to include the material incorporated by reference, if the material is relied upon to overcome any objection, rejection, or other requirement imposed by the Office. The amendment must be accompanied by a statement executed by the applicant, or a practitioner representing the applicant, stating that the material being inserted is the material previously incorporated by reference and that the amendment contains no new matter. 37 CFR 1.57(f). (i.e. U.S. Ser. No. 09/415,632;

U.S. Ser. No. 10/210,827; U.S. Ser. No. 09/712,743; U.S. Ser. No. 10/010,947; U.S. Ser. No. 09/834,478; etc., ***please note that these applications are listed in the detailed description of Applicant's present Application***).

Applicant arguments have been noted but are not persuasive.

Please note that Applicants options are to:

(1) Amend the specification to indicate the US Patent Number or PgPub Number if applicable, since *any unpublished application is not of public record and therefore is inaccessible by the public*;

(2) Amend the specification to delete reference to the unpublished US Application numbers;

(3) Amend the disclosure to include the material incorporated by reference, if the material is relied upon to overcome any objection, rejection, or other requirement imposed by the Office.

Claim Objections

7. Claim 1 is objected to for the amended recitation of "existing user debt". Please note that the recitation "existing user debt" has been interpreted as "outstanding user debt" since the specification does not provide support for the term "existing user debt". Appropriate correction is required.

Claim Rejections - 35 USC § 101

8. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

9. Claim(s) 1-33 is/are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

Claim(s) 1-33, as recited, is/are directed toward a savings and bill payment system comprising a host, a user account, a user savings account, a user interface, a debt analyzer. However, the specific host, user account, user savings account, user interface, debt analyzer (physical components) are not explicitly disclosed in the specification to properly define the system sought to be protected (please refer to at least paragraphs [0017]-[0022] of the specification as filed (any hardware and/**or software**)). Such host, user account, user savings account, user interface, debt analyzer can be interpreted as computer code, per se, and are therefore non- statutory. The claims as written are directed to non-statutory subject matter, appropriate correction is required.

Claim Rejections - 35 USC § 112

10. The following is a quotation of the first paragraph of 35 U.S.C. 112:

> The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

11. Claims 1, 24, 26 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention. The specification as filed does not find provide antecedent basis for "existing user debt". The Examiner notes the specification as filed recites "outstanding user debt" and has interpreted this limitation as such. Appropriate correction and clarification is required.

Claim Rejections - 35 USC § 112, second paragraph

12. The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

13. Claims 1-33 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

System/Apparatus without physical structure

14. As per claims 1-33, the "system" set forth in the preamble, lacks structure. Claim 1-33 recite a "system" comprising a host, a user account, a user savings account, a user interface, a debt analyzer, etc. As noted above, in the rejection under 35 USC 101, claims 1-33 do not recite anything physical to constitute a system. Therefore it is unclear to the Examiner what structure the Applicant is attempting to encompass. Appropriate correction is required.

Vague/Indefinite

15. Claim 1-33 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

- In particular, claim 1 recites "an amount" and "a payment" in lines 10 and 11 respectively. Claim 1 further recites "an amount" and "a payment" in line 11, respectively. It is not clear whether these are the same amounts and same payment, appropriate clarification and correction is required.

- In particular, claim 1 recites "user debt information" in line 6 and then again in line 9. Shouldn't the second recitation recite "the user debt information"? Appropriate correction and clarification is required.

- In particular, claim 1 recites "user debt information" and "existing user debt", is there a difference? Appropriate correction and clarification is required.

- The terms "minimizing" and "maximizing" in claim 1 are relative terms which render the claim indefinite. The terms "minimizing" and "maximizing" are not defined by the claim, the specification does not provide a standard for ascertaining the requisite degree, and one of ordinary skill in the art would not be reasonably apprised of the scope of the invention. Appropriate correction is required.

- Claim 2 recites "payment hierarchy information", it is not clear how this recitation differs from "a payment hierarchy" recited in claim 1, i.e. should the "payment hierarchy information" be "the payment hierarchy"? Appropriate correction and clarification.

- Claims 9-11, 13, 19, 20, 22, 27 recite "said user", there is insufficient antecedent basis for this limitation in the claim. Appropriate correction is required.

- Claims 9-10 recite "user income" however "user income" was previously recited in claim 1. Shouldn't the recitations of "user income" in claims 9-10 be "the user income"? Appropriate correction and clarification is required.

- Claim 10 recites "payee, and third party" in line 2 and then again in line 3. It appears that the recitation in line 3 should recite "said payee, and said third party". Appropriate correction is required.

- Claim 12, 15 recites "user goal information". Is this the same user goal information previously recited in claim 1? Appropriate correction and clarification is required.

- Claim 15 recites "user debt information". Is this the same "user debt information" recited in claim 1? Appropriate correction and clarification is required.

- Claims 16-17 recite "user savings account". Is this the same "user savings account" recited in claim 1? Appropriate correction is required.

- Claim 19 recites "user income". Is this the same "user income" that was previously recited in claim 1? Appropriate correction is required.

- Claim 19, line 4 recites "guardian, and third party", this should be amended to recite "a guardian and a third party". Appropriate5 correction is required.

The Examiner respectfully request Applicants review the remainder of the claims for inconsistencies and amend as appropriate.

Claim Rejections - 35 USC § 103

16. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

17. The factual inquiries set forth in Graham v. John Deere Co., 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

18. Claims **1-9, 11-12, 14-33** are rejected under 35 U.S.C. 103(a) as being unpatentable over VanLeeuwen (US 2002/0123949) in view of Biltis (WO 01/39077).

Claim 1 –

As per claim 1, VanLeeuwen disclose *a savings and bill payment system* having the limitations of:

VanLeeuwen disclose:

- *a host configured to facilitate management of user income and an existing user debt; (see at least Fig. 1; paragraph [0024] of VanLeeuwen)*

VanLeeuwen disclose:

- *a user account configured to store user income information including said user income; (see at least paragraph [0072] of* VanLeeuwen*)*

VanLeeuwen disclose:

- *... user savings (see at least paragraphs [0029]-[0030], [0034]-[0036] (short-term, mid-term, long-term funding), [0086] (user can select <u>budget categories</u> to consider savings for such as automotive, recreation, dining out, "on-the-go," clothes, vacation, taxes, automobile maintenance, college, <u>**savings**</u>, etc.) of VanLeeuwen)*

VanLeeuwen does not explicitly disclose:

- *a user savings account configured to store user savings;*

Biltis teach *a user savings account configured to store user savings* (see at least *see at least pg. 3, ll. 21, 23; pg. 10, ll. 14-15, 24-26; pg. 21, ll. 16-19; pg. 22, ll. 3-6; pg. 28, ll. 5-8 of* Biltis). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of VanLeeuwen to include *a user savings account configured to store user savings* as taught by Biltis. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of VanLeeuwen in this way since a budgeting service may receive all or a portion of the users income and may allocate the money to various payees, accounts, and accumulating funds according to a specified budget, which better assists a user in reaching a budgeted targeted goal (see at least pg. 10, ll. 24-26; pg. 17, ll. 14-18 of Biltis). VanLeeuwen recognizes that debt reduction and future planning are driven by a number of automated planning tools that can assist a user in financial planning (see at least paragraph [0023] of VanLeeuwen). VanLeeuwen additionally teaches that the system automatically associates the transaction information (i.e. transactions and account balance data from credit cards, checking and other financial services providers, bill presentment information) with specific spending envelops of budget accounts within the system, the budget amounts for budget categories are increased or decreased based on the transaction applied to them, giving the user the ability to automatically maintain current budgeting/spending information without laborious manual data entry (see at least paragraphs [0082]-[0083] of VanLeeuwen). VanLeeuwen further teach the user will select a ***budget category*** for which they would like to see suggested savings, such as automotive, recreation, dining out, on the go, clothes, vacation, taxes, automobile maintenance, college, ***savings***, etc. (see at least paragraph [0086] of VanLeeuwen).

VanLeeuwen disclose:

- *a user interface configured to received user financial information including at least one of: (see at least Fig. 1 (home page/login/sign-up); paragraphs [0041], [0072], [0029] (plan short-term, mid-term, long-term funding) of VanLeeuwen)*
  - *said user income information,*
  - *user income source information,*
  - *user debt information, and*
  - *user goal information; and*

VanLeeuwen disclose:

- *a debt analyzer configured to: (see at least Fig. 1 of VanLeeuwen)*
  - *(1) analyze user debt information, (see at least paragraphs [0024], [0027], [0029], [0033]-[0037] of VanLeeuwen)*
  - *(2) provide a recommendation including a suggestion for minimizing an amount of payment for said user debt and maximizing an amount of a payment to said user savings account, (see at last paragraphs [0040]-[0041], [0043]-[0044], [0058], [0073], [0080]-[0081] of VanLeeuwen)*
  - *(3) provide a payment hierarchy based at least in part on said recommendation, wherein said payment hierarchy includes at least a first portion of said user income allocated to said user savings account and a second portion of said user income allocated to said user debt. (see at last paragraphs [0040]-[0041], [0043]-[0044], [0058], [0073], [0080]-[0084] of VanLeeuwen)*

Claim 2 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above. VanLeeuwen further disclose *a system* having the limitations of:

- *further including an automatic bill payment system configured to receive at least a portion of said user income and payment hierarchy information for facilitating payment of payees (see at least paragraphs [0025]-[0026], [0073], [0082]-[0084] of VanLeeuwen)*

Claim 3 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above. VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said user interface is further configured to provide at least one of webpage inputs and a menu driven interactive procedure. (see at least paragraph [0041]; Fig. 1 (home page/login/sign-up), paragraph [0024] of VanLeeuwen)*

Claim 5 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above. VanLeeuwen further disclose *a system* having the limitations of:

- *further including a probability modeling system. (see at last paragraphs [0033]-[0041], [0043]-[0044], [0058], [0073], [0080]-[0084] of VanLeeuwen)*

Claim 7 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above. VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said debt analyzer is further configured to <u>at least one of</u> analyze a balance of funds in said user account, allow a transfer of funds upon confirmation of sufficient funds, and disallow a transfer of funds upon confirmation of insufficient funds. (see at least paragraph [0069] of VanLeeuwen)*

Claim 8 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen does not explicitly disclose:

- *wherein said debt analyzer is further configured to analyze a balance of funds in said user account and, upon confirmation of insufficient funds at least one of request user to modify said payment hierarchy, suggest modifications to said payment hierarchy and automatically modify said payment hierarchy.*

Biltis teach *wherein said debt analyzer is further configured to analyze a balance of funds in said user account and, upon confirmation of insufficient funds at least one of request user to modify said payment hierarchy, suggest modifications to said payment hierarchy and automatically modify said payment hierarchy (see at least pg. 27, ll. 19-26 of Biltis)*. It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of VanLeeuwen to include *wherein said debt analyzer is further configured to analyze a balance of funds in said user account and, upon confirmation of insufficient funds at least one of request user to modify said payment hierarchy, suggest modifications to said payment hierarchy and automatically modify said payment hierarchy* as taught by Bilits. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of VanLeeuwen in this way since a proactive discrepancy resolution may allow the user to set up instructions in advance of the pay periods to deal with situations in which the correct deduction amount may not be received by the deduction server (see at least pg. 27, ll. 19-26 of Biltis). VanLeeuwen recognizes that debt reduction and future planning are driven by a number of automated planning tools that can assist a user in financial planning (see at least paragraph [0023] of VanLeeuwen). VanLeeuwen additionally teaches that the system automatically associates the transaction information (i.e. transactions and account balance data from credit cards, checking and other financial services providers, bill presentment information) with specific spending envelops of budget accounts within the system, the budget amounts for budget categories are increased or decreased based on the transaction applied to them, giving the user the ability to automatically maintain current budgeting/spending information without laborious manual data entry (see at least paragraphs [0082]-[0083] of VanLeeuwen). VanLeeuwen further teach the user

will select a budget category for which they would like to see suggested savings, such as automotive, recreation, dining out, on the go, clothes, vacation, taxes, automobile maintenance, college, savings, etc. (see at least paragraph [0086] of VanLeeuwen).

Claim 9 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above. VanLeeuwen does not explicitly disclose:

- *further including a device configured to notify at least one of said user, a payee and a third party regarding at least one of acquiring user income and transferring user income.*

Biltis teach *further including a device configured to notify at least one of said user, a payee and a third party regarding at least one of acquiring user income and transferring user income* (see at least pg. 8, l. 1 through pg. 9, l. 12; pg. 18, ll. 22-24 of Biltis). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of VanLeeuwen to include *further including a device configured to notify at least one of said user, a payee and a third party regarding at least one of acquiring user income and transferring user income* as taught by Biltis. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of VanLeeuwen in this way since the deduction server provides a number of benefits to the user, (1) the income deduction payment provides the consumer an efficient and convenient method of making payments to e-commerce vendors, (2) helps users to limit purchases to their desired budget and disposable income that helps avoid over spending and credit card interest rates, (3) it creates an additional payment option to users that cannot or choose not to use credit care or traditional options (see at least pg. 9, ll. 7-12 of Biltis). VanLeeuwen recognizes that debt reduction and future planning are driven by a number of automated planning tools that can assist a user in financial planning (see at least paragraph [0023] of VanLeeuwen). VanLeeuwen additionally teaches that the system automatically associates the transaction information (i.e. transactions and account balance data from credit cards, checking and other financial

services providers, bill presentment information) with specific spending envelops of budget accounts within the system, the budget amounts for budget categories are increased or decreased based on the transaction applied to them, giving the user the ability to automatically maintain current budgeting/spending information without laborious manual data entry (see at least paragraphs [0082]-[0083] of VanLeeuwen). VanLeeuwen further teach the user will select a budget category for which they would like to see suggested savings, such as automotive, recreation, dining out, on the go, clothes, vacation, taxes, automobile maintenance, college, savings, etc. (see at least paragraph [0086] of VanLeeuwen).

Claim 11 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above. VanLeeuwen further disclose *a system* having the limitations of:

- *further including a report generator configured for providing statements to said user, wherein said statements include at least one of user savings account balance, user savings account deposits and user debt payments. (see at least paragraphs [0024] (reports…summarize the detailed information in the system or how the user is progressing in their debt reduction plan); [0031] (comparison provided to show the progress the user is making and provide the encouragement the user needs to continue on the debt reduction program); see at least paragraphs [0069], [0082]-[0086] of VanLeeuwen (Please also note that Biltis at least at pg. 27, ll. 27-31 teaches "specialized reporting"))*

Claim 12 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above. VanLeeuwen further disclose *a system* having the limitations of:

- *further including a tracking device configured to track at least one of said user income, user goal information and transfers of user income. (see at least paragraph [0069] of VanLeeuwen)*

Claim 13 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.
VanLeeuwen further disclose *a system* having the limitations of:

- *further including a loyalty point system configured to provide loyalty points to at
  least one of said user, income source and payee.* (see at least paragraph [0031]
  of VanLeeuwen)

Claim 14 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.
VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said debt analyzer is further configured to provide recommendations
  related to at least one of prioritizing payment of bills, partial payment of bills,
  determining when to pay at least one bill and determining an amount to pay for at
  least one bill. (see at least paragraphs [0025]-[0026], [0033]-[0041], [0073],
  [0082]-[0084] of VanLeeuwen)*

Claim 15 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.
VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said debt analyzer is further configured to provide recommendations
  based upon at least one of bill priority information, user goal information, user
  debt information, minimum amounts due, penalties, interest rates, due dates,
  available user income, user override selection and user historic selections. (see
  at least paragraphs [0025]-[0026], [0033]-[0041], [0073], [0082]-[0084] of
  VanLeeuwen)*

Claim 16 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.
VanLeeuwen do not explicitly disclose:

- *wherein said debt analyzer is further configured to transfer at least a portion of said user income to user savings account at least one of prior to, during and after transferring user income to certain user debts.*

Biltis teach *wherein said debt analyzer is further configured to transfer at least a portion of said user income to user savings account at least one of prior to, during and after transferring user income to certain user debts* (see at least *see at least pg. 3, ll. 21, 23; pg. 10, ll. 14-15, 24-26; pg. 21, ll. 16-19; pg. 22, ll. 3-6; pg. 28, ll. 5-8 of* Biltis). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Vanleeuwen to include *wherein said debt analyzer is further configured to transfer at least a portion of said user income to user savings account at least one of prior to, during and after transferring user income to certain user debts* as taught by Biltis. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of VanLeeuwen in this way since a budgeting service may receive all or a portion of the users income and may allocate the money to various payees, accounts, and accumulating funds according to a specified budget, which better assists a user in reaching a budgeted targeted goal (see at least pg. 10, ll. 24-26; pg. 17, ll. 14-18 of Biltis). VanLeeuwen recognizes that debt reduction and future planning are driven by a number of automated planning tools that can assist a user in financial planning (see at least paragraph [0023] of VanLeeuwen). VanLeeuwen additionally teaches that the system automatically associates the transaction information (i.e. transactions and account balance data from credit cards, checking and other financial services providers, bill presentment information) with specific spending envelops of budget accounts within the system, the budget amounts for budget categories are increased or decreased based on the transaction applied to them, giving the user the ability to automatically maintain current budgeting/spending information without laborious manual data entry (see at least paragraphs [0082]-[0083] of VanLeeuwen). VanLeeuwen further teach the user will select a **_budget category_** for which they would like to see suggested savings, such as automotive, recreation, dining

out, on the go, clothes, vacation, taxes, automobile maintenance, college, **_savings_**, etc. (see at least paragraph [0086] of VanLeeuwen).

Claim 18 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above. VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said debt analyzer is further configured to transfer at least a portion of said user income to at least one charity. (see at least paragraph [0033] of VanLeeuwen)*

Claim 19 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above. VanLeeuwen does not explicitly disclose:

- *wherein said debt analyzer is further configured to transfer at least a portion of said user income by at least one of prompting said user to transfer user income, prompting said user to select a particular transfer of funds, providing at least one of cash and negotiable instrument to at least one of said user, guardian and third party, withdrawing funds from said user account and depositing funds in a third party account, transferring said user income to a financial instrument, and placing the selected funds in a pooled account.*

Biltis teach *wherein said debt analyzer is further configured to transfer at least a portion of said user income by at least one of prompting said user to transfer user income, prompting said user to select a particular transfer of funds, providing at least one of cash and negotiable instrument to at least one of said user, guardian and third party, withdrawing funds from said user account and depositing funds in a third party account, transferring said user income to a financial instrument, and placing the selected funds in a pooled account (see at least pg. 21, ll. 16-36; pg. 22, ll. 3-9; pg. 26, ll. 15-17, 24-34; pg. 27, ll. 19-26 of Biltis)*. It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of VanLeeuwen to include *wherein said*

debt analyzer is further configured to transfer at least a portion of said user income by at least one of prompting said user to transfer user income, prompting said user to select a particular transfer of funds, providing at least one of cash and negotiable instrument to at least one of said user, guardian and third party, withdrawing funds from said user account and depositing funds in a third party account, transferring said user income to a financial instrument, and placing the selected funds in a pooled account as taught by Biltis. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of VanLeeuwen in this way since the deduction coordinator services may include (1) prioritizing deductions which may allow the user to select which deductions are to be taken before other deductions, (2) what-if scenarios may allow the user to set up various scenarios to explore the ramifications of the various deductions requests, (3) a proactive discrepancy resolution may allow the user to set up instructions in advance of the pay periods to deal with situations in which the correct deduction amount may not be received by the deduction server (see at least pg. 26, ll. 24-34; pg. 27, ll. 12-18; pg. 27, ll. 19-26 of Biltis). VanLeeuwen recognizes that debt reduction and future planning are driven by a number of automated planning tools that can assist a user in financial planning (see at least paragraph [0023] of VanLeeuwen). VanLeeuwen additionally teaches that the system automatically associates the transaction information (i.e. transactions and account balance data from credit cards, checking and other financial services providers, bill presentment information) with specific spending envelops of budget accounts within the system, the budget amounts for budget categories are increased or decreased based on the transaction applied to them, giving the user the ability to automatically maintain current budgeting/spending information without laborious manual data entry (see at least paragraphs [0082]-[0083] of VanLeeuwen). VanLeeuwen further teach the user will select a budget category for which they would like to see suggested savings, such as automotive, recreation, dining out, on the go, clothes, vacation, taxes, automobile maintenance, college, savings, etc. (see at least paragraph [0086] of VanLeeuwen).

Claim 20 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen do not explicitly disclose:

- *wherein said debt analyzer is further configured to transfer at least a portion of said user income to a financial instrument and sending said financial instrument to said user at predetermined intervals.*

Biltis teach *wherein said debt analyzer is further configured to transfer at least a portion of said user income to a financial instrument and sending said financial instrument to said user at predetermined intervals* (see at least *pg. 10, ll. 27-34; pg. 22, ll. 11-34*). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of VanLeeuwen to include *wherein said debt analyzer is further configured to transfer at least a portion of said user income to a financial instrument and sending said financial instrument to said user at predetermined intervals* as taught by Biltis. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of VanLeeuwen in this way since the debit card service may allow the user to assign specific income deduction amounts to one or more debit cards (i.e. ATM cards, retail charge cards, phone cards, cards designated for allowances for children, cards for emergency money) and the deducted funds may be electronically distributed to the debit cards that have been set up by the user (see at least pg. 22, ll. 12-17, 33-35 of Biltis). VanLeeuwen recognizes that debt reduction and future planning are driven by a number of automated planning tools that can assist a user in financial planning (see at least paragraph [0023] of VanLeeuwen). VanLeeuwen additionally teaches that the system automatically associates the transaction information (i.e. transactions and account balance data from credit cards, checking and other financial services providers, bill presentment information) with specific spending envelops of budget accounts within the system, the budget amounts for budget categories are increased or decreased based on the transaction applied to them, giving the user the ability to automatically maintain current budgeting/spending information without laborious manual data entry (see at least paragraphs [0082]-[0083] of

VanLeeuwen).   VanLeeuwen further teach the user will select a budget category for which they would like to see suggested savings, such as automotive, recreation, dining out, on the go, clothes, vacation, taxes, automobile maintenance, college, savings, etc. (see at least paragraph [0086] of VanLeeuwen).

Claim 21 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said user income includes at least one of monetary income, non-monetary income, asset, benefit, paycheck, salary, bonuses, commissions, purchase rebate, tax rebates, property, goods, social security, welfare, alimony, child support, rental income, securities-related income, gambling winnings, credits, loyalty points, reward points, coupons, and entry passes. (see at least paragraph [0072] of VanLeeuwen)*

Claim 22 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said user income is obtained from at least one of said user and a third party. (see at least paragraph [0072] of VanLeewen)*

Claim 23 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said user income source information includes at least one of income source demographic data, income amount, days of month when income received, date when receive income, income source routing data, amount of income during a particular timeframe, bonus information, tax refund information, estimated commission information, estimate of the amounts of non-periodic*

income and dates when non-periodic income will be received. (see at least paragraph [0072] of VanLeeuwen)

Claim 24 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said user existing debt include at least one of monetary liability, non-monetary liability, bills, car payments, loans, mortgages, purchases, voluntary payments, alimony, child support, payment plans, lines of credit, financial losses, gambling losses, and responsibilities. (see at least paragraphs [0033], [0037], [0062]-[0065] of VanLeeuwen)*

Claim 25 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said user debt information includes at least one of bill information, name and address of payees, payee account routing information, amount of bills, minimum amounts due, due date, and periodic payment plan information. (see at least paragraph [0025]-[0026] of VanLeeuwen)*

Claim 26 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said existing user debt may be owed by at least one of a user and a third party. (see at least paragraphs [0025]-[0026], [0033], [0037], [0062]-[0065] of VanLeeuwen)*

Claim 27 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said user goal information includes at least one of amounts the user desires to pay himself, a financial amount, a limit, milestone, threshold, objective, aspiration, amount of money needed for a vacation, a major purchase, holiday gifts, education, retirement, a common goal for a group. (see at least paragraphs [0030], [0069] of VanLeeuwen)*

Claim 28 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said user goal information includes at least one of a one-time total amount, a pre-established amount for a limited time period, a pre-established amount for a continuing time period, a periodic amount which results in a total savings by a certain date, increasing amount, and decreasing amount. (see at least paragraphs [0030], [0034]-[0037] of VanLeeuwen)*

Claim 29 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said user goal information is created by at least one of user entry, random generation, a formula, system selection and a third party. (see at least paragraph [0038] of VanLeeuwen)*

Claim 31 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen further disclose *a system* having the limitations of:

- *wherein said user account includes at least one of income source data, date of income deposit, date of income receipt, amounts owed from particular income sources, amounts deposited in the user savings account, and dates of deposits in user savings account. (see at least paragraph [0072] of VanLeeuwen)*

Claim 32 –

VanLeeuwen in view of Bilits teach the system of claim 1 as described above.

VanLeeuwen further disclose:

- *wherein said user savings account includes at least one of a financial account, savings account, checking account, money market account, loyalty account, a security, a financial transaction instrument, stored value card, charge card, smart card, transponder, negotiable instrument, and coupon. (see at least paragraph [0031] (grocery coupons, movie tickets) of VanLeeuwen)*

19. Claim 10 is rejected under 35 U.S.C. 103(a) as being unpatentable over VanLeeuwen in view of Biltis, as applied to claims 1-3, 5, 7-9, 11-16, 18-29, 31-32 above, further in view of Gallagher et al. (US 2004/0111367).

Claim 10 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen in view of Biltis do not explicitly disclose:

- *further including a device configured to notify at least one of said user, payee and third party prior to transferring user income, and further configured to obtain authorization from at least one of said user, payee and third party prior to transferring user income.*

Gallagher et al. teach *including a device configured to notify at least one of said user, payee and third party prior to transferring user income, and further configured to obtain authorization from at least one of said user, payee and third party prior to transferring user income* (see at least Fig. 2). It would have been obvious to one of ordinary skill in

the art at the time of the invention to expand the system of VanLeeuwen in view of Biltis to include *including a device configured to notify at least one of said user, payee and third party prior to transferring user income, and further configured to obtain authorization from at least one of said user, payee and third party prior to transferring user income (*the "send money" transaction) as taught by Gallagher et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of VanLeeuwen in view of Biltis in this way since allows for identity confirmation features (see at least paragraph [0032] of Gallagher et al.).

20. Claims 4, 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over VanLeeuwen (US 2002/0123949) in view of Biltis (WO 01/39077), as applied to claims 1-3, 5, 7-9, 11-16, 18-29, 31-32   above, further in view of Barton (US 6164533).

Claim 4 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen further disclose *a system* having the limitations of:

- *further including a transaction database that is configured to provide transaction information, (see at least paragraphs [0072], [0082]-[0083] of VanLeeuwen)*

VanLeeuwen in view of Biltis do not explicitly disclose:

- *wherein said user income is transferred to said user savings account based upon user purchase data, wherein said purchase data includes at least one of a dollar amount, a percentage of purchase amount, and a number of transactions*

Barton teach *wherein said user income is transferred to said user savings account based upon user purchase data, wherein said purchase data includes at least one of a dollar amount, a percentage of purchase amount, and a number of transactions* (see at least Fig. 2 of Barton). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Vanleeuwen in view of Biltis to include *wherein said user income is transferred to said user savings account based upon user*

purchase, wherein said purchase data includes at least one of a dollar amount, a percentage of purchase amount, and a number of transactions data as taught by Barton. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of Vanleeuwen in view of Biltis in this way since it provides a point of sale automatic savings program contribution system for automatically contributing monies to a savings program upon making a purchase with a debit card, allowing a consumer a saving option by rounding up the purchase price to the next whole dollar amount, taking that difference between the whole dollar amount and the purchase price and entering the difference into the consumers IRA account, and deducting the total whole dollar amount from the consumers checking account (see at least col. 3, ll. 42-46; Fig. 2 of Barton). Biltis teach a budgeting service that may receive all or a portion of a users income and may allocate the money to various payees, accounts, and accumulating funds according to a specified budget, which better assists a user in reaching a budgeted targeted goal (see at least pg. 10, ll. 24-26; pg. 17, ll. 14-18 of Biltis).   VanLeeuwen recognizes that debt reduction and future planning are driven by a number of automated planning tools that can assist a user in financial planning (see at least paragraph [0023] of VanLeeuwen). VanLeeuwen additionally teaches that the system automatically associates the transaction information (i.e. transactions and account balance data from credit cards, checking and other financial services providers, bill presentment information) with specific spending envelops of budget accounts within the system, the budget amounts for budget categories are increased or decreased based on the transaction applied to them, giving the user the ability to automatically maintain current budgeting/spending information without laborious manual data entry (see at least paragraphs [0082]-[0083] of VanLeeuwen). VanLeeuwen further teach the user will select a ***budget category*** for which they would like to see suggested savings, such as automotive, recreation, dining out, on the go, clothes, vacation, taxes, automobile maintenance, college, ***savings***, etc. (see at least paragraph [0086] of VanLeeuwen).

Claim 17 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.
VanLeeuwen in view of Biltis do not explicitly disclose:

- *wherein said debt analyzer is further configured to transfer at least a portion of said user income to user savings account based upon user purchase data.*

Barton teach *wherein said debt analyzer is further configured to transfer at least a portion of said user income to user savings account based upon user purchase data* (see at least Fig. 2). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Vanleeuwen in view of Biltis to include *wherein said debt analyzer is further configured to transfer at least a portion of said user income to user savings account based upon user purchase data* as taught by Barton. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of Vanleeuwen in view of Biltis in this way since it provides a point of sale automatic savings program contribution system for automatically contributing monies to a savings program upon making a purchase with a debit card, allowing a consumer a saving option by rounding up the purchase price to the next whole dollar amount, taking that difference between the whole dollar amount and the purchase price and entering the difference into the consumers IRA account, and deducting the total whole dollar amount from the consumers checking account (see at least col. 3, ll. 42-46; Fig. 2 of Barton). Biltis teach a budgeting service that may receive all or a portion of a users income and may allocate the money to various payees, accounts, and accumulating funds according to a specified budget, which better assists a user in reaching a budgeted targeted goal (see at least pg. 10, ll. 24-26; pg. 17, ll. 14-18 of Biltis). VanLeeuwen recognizes that debt reduction and future planning are driven by a number of automated planning tools that can assist a user in financial planning (see at least paragraph [0023] of VanLeeuwen). VanLeeuwen additionally teaches that the system automatically associates the transaction information (i.e. transactions and account balance data from credit cards, checking and other financial services providers, bill presentment information) with specific spending envelops of budget accounts within the system, the budget amounts for budget categories are increased or decreased

based on the transaction applied to them, giving the user the ability to automatically maintain current budgeting/spending information without laborious manual data entry (see at least paragraphs [0082]-[0083] of VanLeeuwen). VanLeeuwen further teach the user will select a ***budget category*** for which they would like to see suggested savings, such as automotive, recreation, dining out, on the go, clothes, vacation, taxes, automobile maintenance, college, **_savings_**, etc. (see at least paragraph [0086] of VanLeeuwen).

21. Claims 6, 30 are rejected under 35 U.S.C. 103(a) as being unpatentable over VanLeeuwen (US 2002/0123949) in view of Biltis (WO 01/39077), as applied to claims 1-3, 5, 7-9, 11-16, 18-29, 31-32 above, further in view of Maggioncalda et al. (WO 99/30261).

Claim 6 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above.

VanLeeuwen further disclose:

- *a probability modeling system, (see at last paragraphs [0033]-[0041], [0043]-[0044], [0058], [0073], [0080]-[0084] of VanLeeuwen) wherein said probability modeling system includes:*
    - *a portfolio integration module for facilitating integration <u>of at least one of</u> a user's goals, assets, savings, and risk tolerance to facilitate analyzing and developing a customized strategy for financial portfolio planning of a user; (see at least Fig. 1 (home page/login/sign-up); paragraphs [0033]-[0041], [0029] (plan short-term, mid-term, long-term funding), [0073]-[0074], [0080]-[0086] of VanLeeuwen)*
    - *a portfolio reconciler module in communication with the portfolio integration module for facilitating comparison of the customized strategy to <u>at least one of</u> other strategies and projected user financial decisions in order to further facilitate the financial portfolio planning of the user; (see at least paragraph [0069] (when a user reached a milestone or when a debt has been paid in full, a new evaluation of their new outstanding debt is*

*made and a new payment strategy may be arranged if necessary) of
VanLeeuwen)*

VanLeeuwen in view of Biltis do not explicitly disclose:

    ○ *a stochastic modeling module in communication with <u>at least one of</u> the
portfolio integration module and the portfolio reconciler module <u>for
facilitating use of data from at least one of</u> the portfolio integration module
and portfolio reconciler module in a stochastic modeling analysis to
facilitate creation of a proposed situation portfolio for the user.*

Maggioncalda et al. teach *a stochastic modeling module in communication with <u>at least
one of</u> the portfolio integration module and the portfolio reconciler module <u>for facilitating
use of data from at least one of</u> the portfolio integration module and portfolio reconciler
module in a stochastic modeling analysis to facilitate creation of a proposed situation
portfolio for the user* (see at least *see at least pg. 6, ll. 2-8; pg. 9, l. 33 through pg. 12, l.
5 of* Maggioncalda et al.). It would have been obvious to one of ordinary skill in the art
at the time of the invention to expand the system of VanLeeuwen in view of Biltis to
include *a stochastic modeling module in communication with <u>at least one of</u> the
portfolio integration module and the portfolio reconciler module <u>for facilitating use of
data from at least one of</u> the portfolio integration module and portfolio reconciler
module in a stochastic modeling analysis to facilitate creation of a proposed situation
portfolio for the user* as taught by Maggioncalda et al. One of ordinary skill in the art at
the time of the invention would have been motivated to expand the system of
VanLeeuwen in view of Biltis in this way since the user interface attempts to help the
user pick the right financial products to meet his/her needs in a world where the number
of financial products and decisions related thereto may be overwhelming (see at least
pg. 9, ll. 34-37 of Maggioncalda et al.), and since a stochastic simulator may provide
information relating to various aspects of financial risk including the risk of not achieving
a particular financial goal and short and long term financial risks in order to help a user
of the financial advisory system deal with and control such financial risks (see at least

pg. 6, ll. 2-5 of Maggioncalda et al.). Biltis teach a budgeting service that may receive all or a portion of a users income and may allocate the money to various payees, accounts, and accumulating funds according to a specified budget, which better assists a user in reaching a budgeted targeted goal (see at least pg. 10, ll. 24-26; pg. 17, ll. 14-18 of Biltis). VanLeeuwen recognizes that debt reduction and future planning tools are driven by a number of automated planning tools that can assist a user in financial planning (see at least paragraph [0023] of VanLeeuwen).

Claim 30 –

VanLeeuwen in view of Bilitis teach the system of claim 1 as described above.
VanLeeuwen in view of Bilitis do not explicitly disclose:

- *wherein said user goal information is entered before at least one of entering user debt information and entering income amounts.*

Maggioncalda et al. teach *wherein said user goal information is entered before at least one of entering user debt information and entering income amounts* (see at least *see at least pg. 13, ll. 3-28 of* Maggioncalda et al.). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of VanLeeuwen in view of Biltis to include *wherein said user goal information is entered before at least one of entering user debt information and entering income amounts* as taught by Maggioncalda et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of VanLeeuwen in view of Biltis in this way since the user interface attempts to help the user pick the right financial products to meet his/her needs in a world where the number of financial products and decisions related thereto may be overwhelming (see at least pg. 9, ll. 34-37 of Maggioncalda et al.), and since a stochastic simulator may provide information relating to various aspects of financial risk including the risk of not achieving a particular financial goal and short and long term financial risks in order to help a user of the financial advisory system deal with and control such financial risks (see at least pg. 6, ll. 2-5 of Maggioncalda et al.). Biltis teach a budgeting service that may receive all or a portion of a users income and

may allocate the money to various payees, accounts, and accumulating funds according to a specified budget, which better assists a user in reaching a budgeted targeted goal (see at least pg. 10, ll. 24-26; pg. 17, ll. 14-18 of Biltis). VanLeeuwen recognizes that debt reduction and future planning tools are driven by a number of automated planning tools that can assist a user in financial planning (see at least paragraph [0023] of VanLeeuwen).

22. Claims 33 are rejected under 35 U.S.C. 103(a) as being unpatentable over VanLeeuwen (US 2002/0123949) in view of Biltis (WO 01/39077), as applied to claims 1-3, 5, 7-9, 11-16, 18-29, 31-32 above, further in view of Wolfberg et al. (US 5214579).

Claim 33 –

VanLeeuwen in view of Biltis teach the system of claim 1 as described above. VanLeeuwen in view of Biltis do not explicitly disclose:

- *wherein said user savings account restricts check-writing privileges, withdrawals, loans, and purchases.*

Wolfberg et al. teach *wherein said user savings account restricts check-writing privileges, withdrawals, loans, and purchases* (see at least *see at least col. 5, ll. 54-59 of Wolfberg et al.*). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of VanLeeuwen in view of Biltis to include *wherein said user savings account restricts check-writing privileges, withdrawals, loans, and purchases* as taught by Wolfberg et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of VanLeeuwen in view of Biltis in this way since certain restrictions can be placed on "check writing", a client service provided though an investment bank and monitored by the system, but may be limited to one half to the client's portion of the split zone (see at least col. 5, ll. 54-59; col. 9, ll. 44-52 of Wolfberg et al.). Biltis teach a budgeting service that may receive all or a portion of a users income and may allocate the money to various payees, accounts, and accumulating funds according to a specified budget, which better assists a user in

reaching a budgeted targeted goal (see at least pg. 10, ll. 24-26; pg. 17, ll. 14-18 of Biltis). VanLeeuwen recognizes that debt reduction and future planning tools are driven by a number of automated planning tools that can assist a user in financial planning (see at least paragraph [0023] of VanLeeuwen).

Response to Arguments

23.   Applicant's arguments with respect to claims 1-33 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SARAH M. MONFELDT whose telephone number is (571)270-1833. The examiner can normally be reached on Monday-Friday 7:30am-5:00pm (EST) ALT Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571)272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Sarah M. Monfeldt/   /Kambiz Abdi/
Patent Examiner, AU 3692   Supervisory Patent Examiner, Art
571-270-1833   Unit 3692